

**UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION**

IN RE: CAPITAL ONE BANK  
CREDIT CARD INTEREST RATE  
LITIGATION

Civil Action No. 1:10-md-02171-JOF

**SPECIAL MASTER’S REPORT**

On March 11, 2013, the Court entered the “Consent Order Resolving Motion for Reconsideration and Motion for Sanctions” requested by the parties to resolve their differences over contested claims of privilege and work product doctrine. [Dkt. #109] (“Consent Order”).<sup>1</sup> Pursuant to that Order and Fed.R.Civ. P. 53, the Court appointed the undersigned master to conduct a neutral and independent review of withheld or redacted documents and to make final privilege calls on: (a) the subset of 4 from the set of 48; (b) the subset of 13 from the set of 332; (c) the subset of 45 withheld from the set of 4854 withheld on the basis of attorney-client privilege; (d) the subset from the set of 3857; (e) the documents withheld on the basis of work product doctrine specified in § 4(e) of the Consent Order; and (f) the documents designated as potentially bank examination privileged excluding those formerly reviewed as part of this litigation. Consent Order, § 4.

---

<sup>1</sup> The Consent Order was modified on May 2, 2013 to extend the deadline for filing of the Special Master’s Report to and through May 17, 2013 via Minute Order.

Pursuant to the terms of the Consent Order, and with the benefit of written and oral submissions by counsel for both parties, the undersigned has conducted the review of documents and the evaluation of privilege and work product doctrine claims specified by the parties. My detailed document-by-document findings and conclusions regarding whether Capital One's objections to production of withheld or redacted documents are sustained or overruled are set forth as follows in the Attachments which are part of this Report:

Attachment A	Rulings on Subset 4 of 48
Attachment B	Rulings on Subset 13 of 332
Attachment C	Rulings on Subset 45 of 4854
Attachment D	Rulings on Subset from 3587
Attachment E	Rulings on Work Product Objections As Applied to Documents Categorized as Unrelated to this Case
Attachment F	Rulings on Documents Designated as Potentially Bank Examination Privileged
Attachment G	Rulings on Documents Withheld on Basis of Work Product Doctrine and Selected for "Spot Checking"

This 17th day of May, 2013.

/s/Jeffrey O. Bramlett  
Jeffrey O. Bramlett